# ABSTRACT

A method for selling an internet insurance product online includes an online application form with a menu of available insurance coverages. A user selects the coverages he wants, and completes the online application. The insurance underwriter performs a risk analysis, based on the user's online self-assessment, or on the underwriter's own security assessment. If the user is approved, an online quote is generated, and offered to the user. The user can then either accept or reject the quote online.